

NEW HORIZONS

Social Initiatives **2019-20**



HT Parekh
FOUNDATION

An Initiative by



WITH YOU, RIGHT THROUGH



“

There are no wrong turnings. Only paths we had not known we were meant to walk.

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New Horizons - Theme Note

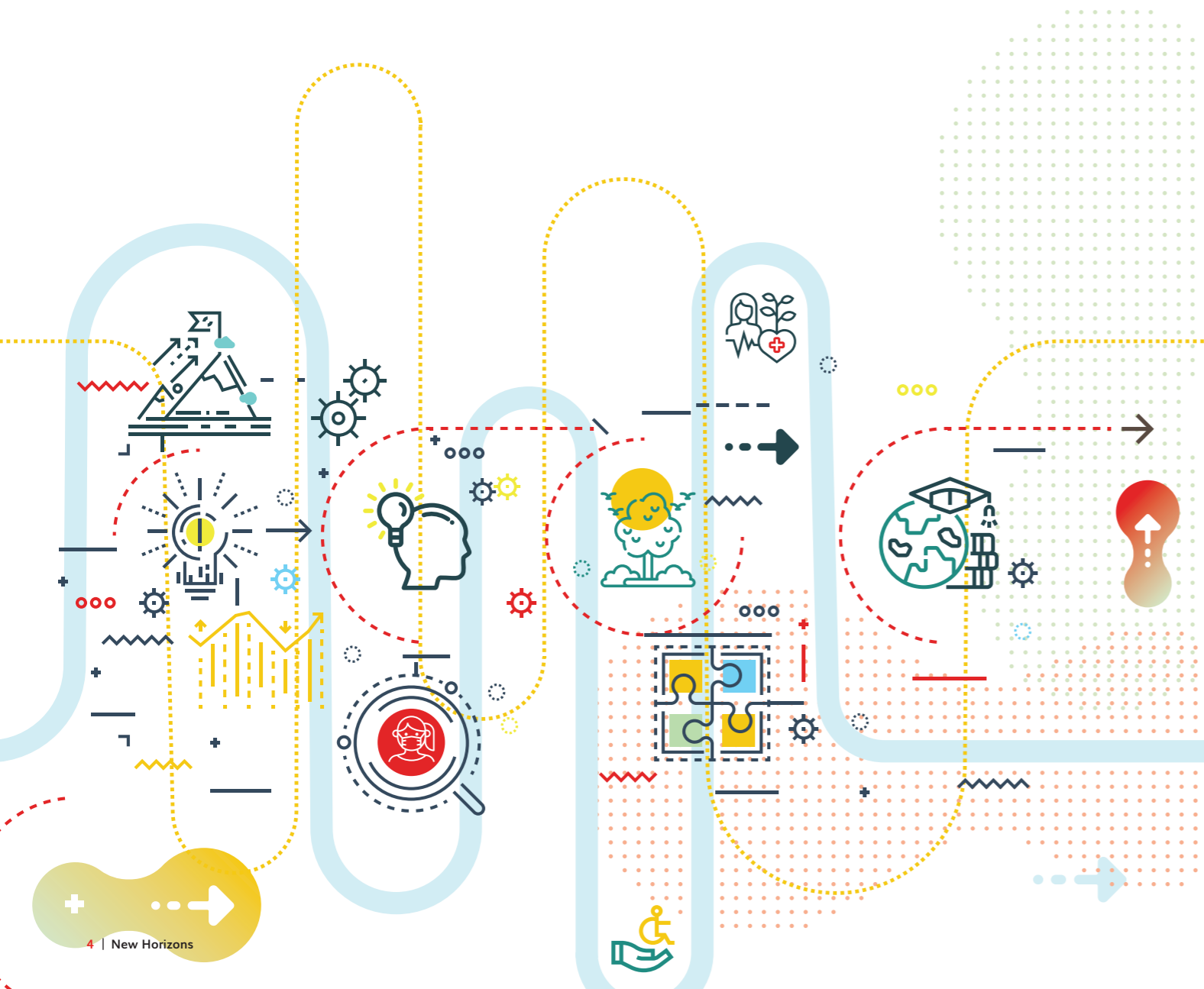
Everything about moving forward denotes positive implications. Everything worth pursuing is ahead of us. However, in all pursuits, it is prudent to stop and take a step back in order to move forward. Often initiatives that are able to make an impact are the ones that use a different lens to look at the same problem.

As the Foundation completes its 6th year of operations, we saw our work come together in new ways – we have consolidated our portfolios with an impact-driven lens, supported new bolder initiatives, and set forth on a path to sharpen our strategy, reflect on the type of partners we want to be and where we need to go to drive change.

This reflection has allowed us to recognize that although goals and purposes may change with time, the bigger picture remains constant and connected – our vision of being long term supporters to our partners and continuing our philanthropic culture based on the tenets of integrity, trust and humility.

The past year has seen us deepen our focus and interventions in key areas, keeping us motivated to achieve further impact in the years to come. Consciously, our focus on thematic areas has brought about clarity and we were able to leverage this to be as authentic to our mission as possible.

As we reflect on the year gone by, we are positive about the future and the opportunities that stand ahead of us; it is this 'optimism' that continues to shape our thinking as we untether from the shore to set sail to discover new horizons.



Chairman's Foreword

31.10.2020

Covid-19 has thrown us an unexpected curveball

What a year it's been! What started as a health crisis in early 2020, manifested into a devastating Human, Health, Economic & Financial crisis, likely to leave a deep impact on the global economy over the next few years. The consequence of lockdowns across countries has negatively impacted the economy across the globe; in India, the national lockdown period witnessed disruptions in manufacturing and supply chain services.

Like most sectors, the Development sector was also impacted across every segment— Education, Livelihoods, Healthcare, Rural Development. However, we witnessed the sector rise to extraordinary levels during the pandemic. Corporates & Foundations partnered with thousands of community based organisations, who worked tirelessly to achieve a common goal of reaching out to the most vulnerable communities in distress – migrant workers, daily wage earners, children, women, sanitation workers, persons with disability. I doubt India has ever witnessed a collaboration of such epic proportions, working with a single minded focus on supporting these communities.

The strength and resilience shown through the pandemic by our braveheart healthcare workers – doctors, nurses, paramedics, hospital support staff, ambulance drivers etc has been noteworthy, as they fearlessly served society amidst personal sacrifice. As also the police force and employees of municipal corporations, who were engaged at the frontline throughout the pandemic helping out vulnerable citizens. A big realisation from the pandemic for both the central and state governments, is the utmost need for India to increase healthcare expenditure (as a percentage of GDP), through investments in health infrastructure and availability of a larger number of skilled healthcare personnel.

3 key development issues have emerged from the pandemic – large scale livelihood loss mainly for informal sector workers, reduced education access for underprivileged children and timely healthcare access, due to an overburdened health infrastructure.

With the easing of lockdown restrictions, and the gradual opening up of the economy, there has been some respite on livelihoods with migrant workers slowly returning to urban locations for work; the burden on healthcare in large cities has eased due to better protocols in place for managing Covid-19, as also increased availability of medical equipment. However the deep digital divide in India still makes education inaccessible to a vast number of underprivileged children, who have been forced overnight to drop out from the education system. This will impact their future learning outcomes, especially in the case of girls and those in the 3-6 year age group, where the involvement of parents in digital learning is necessary, but not always feasible.

For HDFC Limited and the H T Parekh Foundation, our Covid-19 activities undertaken as a response to the pandemic was a moral project, not an economic one.

6 years and counting

Over the last 6 years, the Foundation has carried forward the vision of its parent HDFC of being a socially conscious and responsible organisation. From going to areas of established need, supporting the most vulnerable communities, and keeping inclusion a theme across all focus areas, the Foundation has imbibed HDFC's inclusive culture and values.

As we look back today, the theme of our Annual Report 'New Horizons', signifies growth, progression and all things forward looking. During 2019-20, the Foundation immersed itself in a strategy exercise that helped consolidate the portfolio, sharpen focus, reflect on existing partners and build out a monitoring framework, all of which will chart our path over the next 5 years.

While we stand committed to our focus sectors of Education, Healthcare and Livelihoods, we have reshaped our giving to be more cutting edge, inclusive and innovation based. Our work with existing and new partners during 2019-20, included a thorough insight into what we are doing at present to what we should be rethinking and doing over the next 5 years. We have endeavoured to build long lasting relationships with our partner organisations, many of whom are already leaders in their chosen sectors. We are challenging others in whom we see potential, to become future thought leaders with our continued support. We embrace all our partners equally, irrespective of size; through this Report, you will see stories of change and the transformational work undertaken by organisations in our portfolio.

The road ahead for us

McKinsey Global Institute has in its path breaking report entitled 'India's Urban Awakening', stated that by 2030 ~59 crore people will live in Indian cities (nearly twice the population of the US today) and produce more than 70% of Indian GDP. A significant influx of migrant & informal sector workers to urban locations will result in added pressure on the civic administration, in fulfilling healthcare, water, sanitation, energy, transport and related needs for these growing cities and related communities. Not to mention the added effects of heat stress, air pollution & depleting ground water levels on India's existing and new cities that will eventually grow across the country.

At the Foundation, we have been agnostic as far as geography is concerned, but at the same time endeavoured to strike a balance between our projects in urban & rural locations. However with increased urbanisation, corporates and Foundations must step forward and work collaboratively with state governments and urban local bodies on key developmental issues. This could be via offering technical expertise, or supporting affordable innovation or working in 'sector specific collaboratives' for pilot projects to show proof of concept.

Our next 5 year strategy will focus on supporting programmes across Education, Healthcare and Livelihoods, largely in urban habitats to make them more liveable & safe. We will also be supporting Environmental initiatives to address climate change such as solar energy, waste management and water.

Be mindful

As India navigates through a very difficult year, all is not just doom and gloom. We still have a large domestic consumption economy to depend on, significant forex reserves (US\$560 bn), food grain stocks to cover 1.5 years of consumption and a high degree of human capital.

As we move towards better times, let's hope that humanity emerges from these tough times to become more resilient and equitably balanced, both towards man and planet.

With the good intent and sheer resilience of over 130 crore Indians, I am certain our country will emerge from these turbulent times as a stronger, more conscious & compassionate nation. With courage as our capital, I am hopeful to see a better India with New Horizons in 2021.



Deepak S. Parekh
Chairman

About H T Parekh Foundation

We are a progressive,
impact-driven, philanthropic
Foundation guided by the
principles of inclusion,
long-term commitment,
integrity and respect.





Our Vision

The H T Parekh Foundation envisions an inclusive India where vulnerable communities have the access and opportunity to transform their lives and move from a state of surviving to thriving.

Our Guiding Principles

- Blend the culture and practice of a progressive philanthropic organization following the norms and compliances of a Corporate Social Responsibility (CSR) Foundation
- Invest in organizations that focus on good governance, organizational strength and long-term impact

Our DNA

We are motivated by the belief that businesses must be responsible and play an active role for the betterment of society. We endeavor to stand in as a long-term supporter to our partners, and aspire to be:

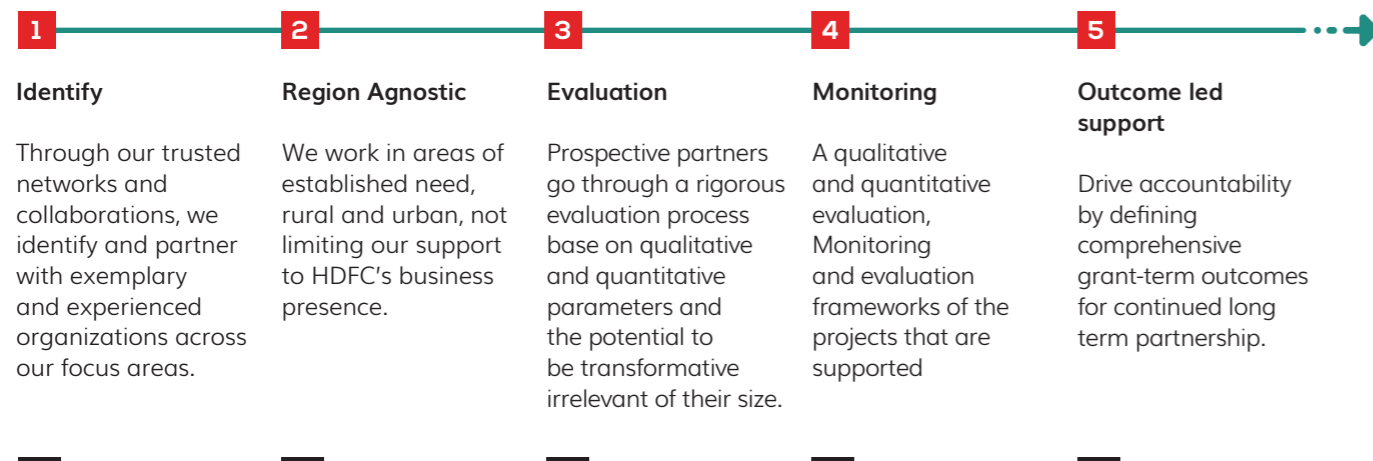
- Present where no one else is
- Go where nobody is going
- Be consistent in our support

How We Grant

The Foundation adopts a two-pronged approach in selecting potential partners.

- Identify and partner with organizations that are experts in their domain and have demonstrated scale and impact
- Recognize the importance and effectiveness of smaller NGOs and unique pilot projects that have the potential to grow their capacity and are poised to scale.

The Foundation's grant-making process



Aligning to the Sustainable Development Goals

The H T Parekh Foundation's philanthropic activities are aimed at enhancing the quality of life of people from marginalised and vulnerable communities and creating a stronger and inclusive India. The Foundation's activities contributes to the realisation of the Sustainable Development Goals (SDGs), outlined in the United Nations 2030 Agenda for Sustainable Development.

The SDGs are a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity. The goals are interconnected and the key to success on one will involve tackling issues more commonly associated with another. The SDGs have now become a blueprint to help achieve and contribute to corporate responsibility and describe the measurable impact that our activities can have on improving the quality of life across the communities we serve.

The Foundation is focused on ushering change through the following SDGs.



End hunger, achieve food security and improve nutrition



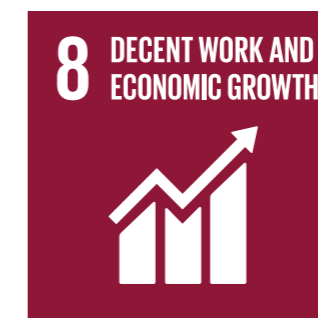
Ensure healthy lives and promote well-being for all at all ages



Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all



Ensure availability and sustainable management of water and sanitation for all



Promote inclusive and sustainable economic growth, full and productive employment and decent work for all



Make cities and human settlements inclusive, safe, resilient and sustainable

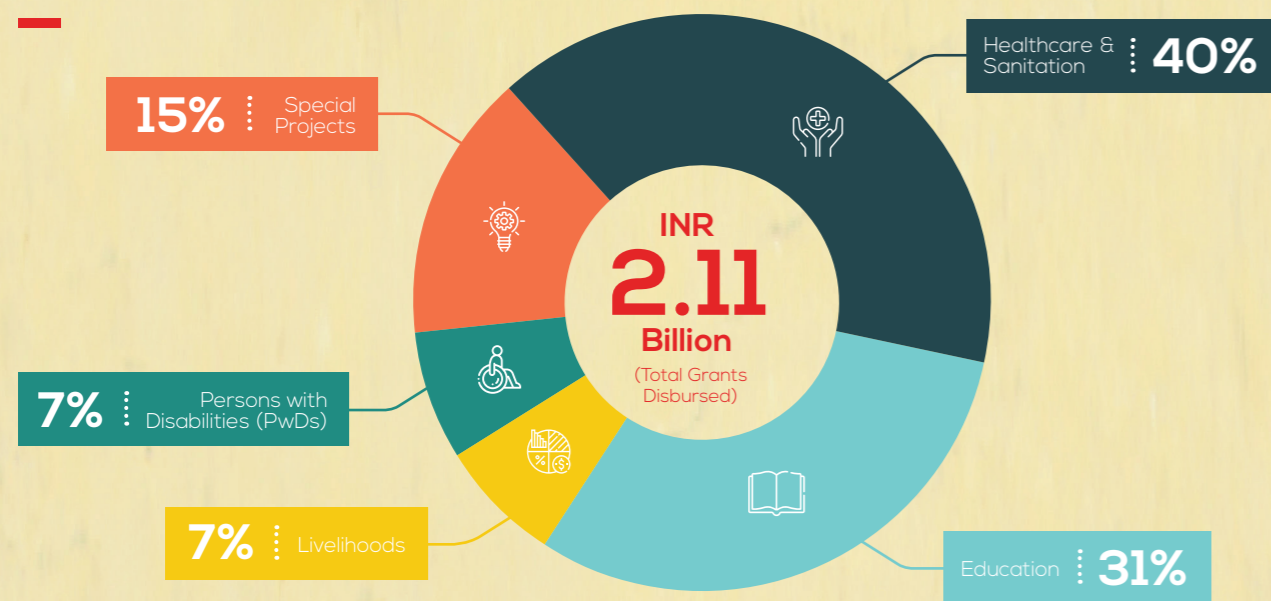


THE GLOBAL GOALS
For Sustainable Development

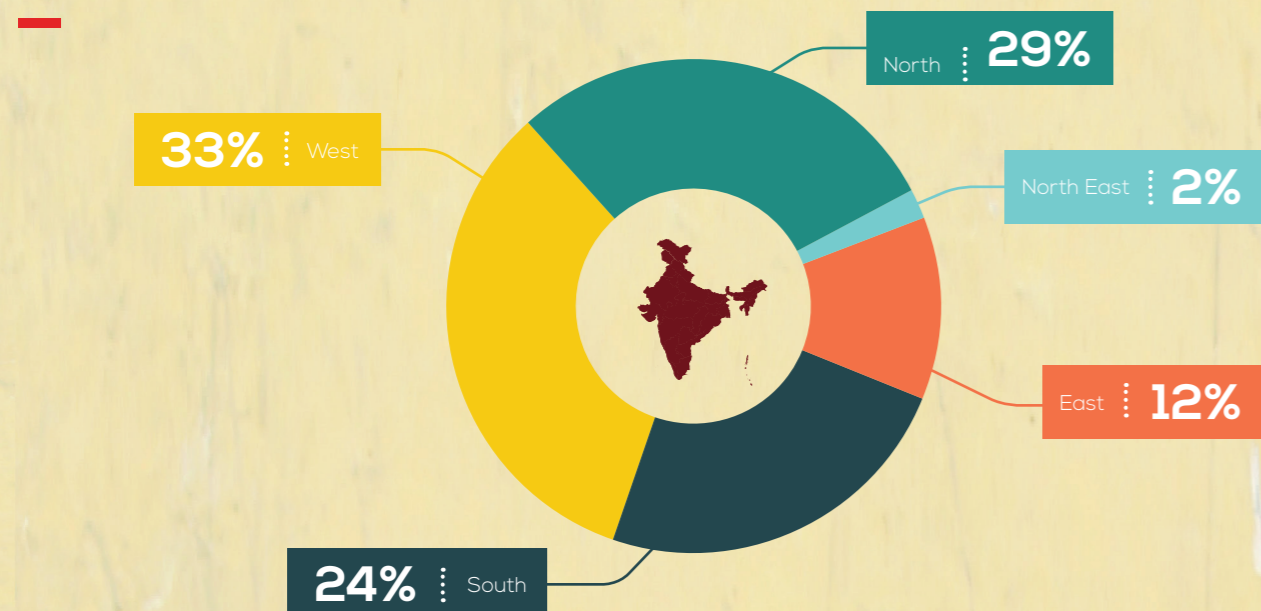
Our Reach



Sectoral Allocation



Geographic Spread



New Initiatives in 2019-20

The Foundation undertook a 5-year strategic roadmap exercise which has led to a focused strategy and the intent to scale impact going forward. Organisational growth was also seen in the form of team development with additions to the teams and introduction of the Communications vertical.

During FY2019-20, we partnered with 13 new organisations across our core focus areas of Healthcare & Sanitation, Education, Livelihoods and Persons with Disabilities (PwDs).

New Partners in 2019-20

Education



Healthcare & Sanitation



Livelihoods



Persons with Disabilities (PwDs)



Our COVID-19 Response



- Cooked meals
- Curative equipment
- Protective gear
- Dry ration & Hygiene kits

The Foundation's COVID-19 relief work was undertaken as a part of HDFC's Corporate Social Responsibility (CSR) commitment. Our response was immediate, timely and focused on need-based interventions.

The Foundation undertook efforts to reach out to a wide range of stakeholders including state governments, urban local bodies, hospitals and community-based organisations (CBOs) etc. Based on insights received from these wide-ranging stakeholder groups, relief measures were categorised broadly under four areas.

Our Support towards



Elderly People



Persons with Disabilities



Migrants



Healthcare Workers



Tribal Community



Construction Workers



Single Women / Widows



Police Personnel



Total Spend : INR 7.9 Million



Healthcare



230,000+
PPE Kits



3
COVID19
Isolation
Centres



4,200+
Patients
monitored
for home
quarantine

Community Outreach



1 million +
Cooked
Meals



27,000+
Ration
Kits



2
Rozgar Dhabas
(Information
Kiosk for
Migrants)

Education



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Our objective is to improve access and enhance learning outcomes for children and young people such that they grow up into confident and dignified adults.

The H T Parekh Foundation aspires to ensure all students between the age of 3-17, are literate, able to realise their potential and are equipped with the relevant skills required to succeed by the time they complete school.

The Foundation categorized its support around 4 sub-thematic areas to help students succeed in both school and life.

- Early Childhood Education
- Foundational Learning
- Career Readiness & Life Skills
- Model Institutions

→ In FY19-20

48 partners

14,89,000+ children reached

40,000+ teachers trained

.1 Early Childhood Education

Early Childhood Education (ECE) are programmes designed for children aged 3-6years, and is one of the most effective interventions as it lays the foundation for a child's lifelong learning. Our efforts are focused on aiding the cognitive, conceptual thinking and social development of children.

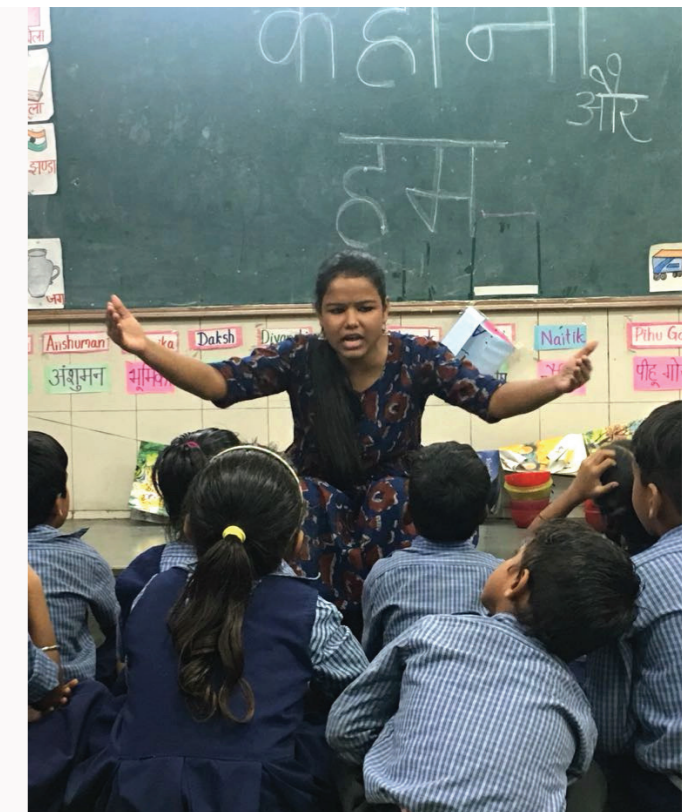
Outcomes

- .1 Developing ECE curriculum and resources
- .2 Building teacher capacity
- .3 Building government capacity
- .4 Promoting parent engagement



Ahvaan Trust

- Works with government school teachers developing and training them into becoming impactful teachers
- Trained teachers further go on to train more teachers in their cluster, thereby enabling a multiplier effect
- The Foundation has supported their 'Neev' programme coaching teachers for pre-primary classrooms
- 'Neev' programme concentrates on training in progressive, pedagogical practices for teachers



Story of Developing Teacher Competency In Government Schools

Ms. Sunita attended Ahvaan's In-Service Teacher Professional Development Programmes. Furthermore, she has received in-classroom coaching and support over the last two years by a dedicated Ahvaan coach under the "Neev" programme.

Ms. Sunita has been working with the current pre-primary curriculum, associated trainings and the in-classroom coaching provided by Ahvaan since 2018. In the beginning of her journey, Ms. Sunita handled a combined KG class of around 80 students with her colleague. In the initial days, it was observed that she planned her classes along with her colleague, leaving little scope for planning independently.

Over 18 months of coaching support, she can now independently plan her classes and she has demonstrated increased competency in planning the lessons and improvising the existing lesson plans as per the needs of her students. Over the last two years, Ms. Sunita has successfully attempted in adding creative elements while planning lessons keeping students more engaged and participative.

Her growth is evident in her competency score on a given Observation Rubric from 2 out of 5 to 4.5 over a span of two years.



.2

Foundational Learning

A strong Foundational learning base ensures that students are able to achieve age appropriate and grade level learning outcomes in reading and numeracy. We support building teacher and institutional capacity through our partners such that teachers, school leaders and block /cluster/ district level government officials are equipped with the required skills to implement, adapt and monitor educational practices in schools.

Outcomes



- 1 Teacher training & capacity-building
- 2 Strengthening government systems
- 3 Strengthening private schools ecosystem

Language and Learning Foundation (LLF)

- LLF provides high-quality in-service and pre-service professional development to teachers and teacher educators on early language and literacy.
- Main objective is to change classroom practices leading to improvement in student learning outcomes in language in government schools.
- The Foundation supports 150 schools for the 'Neev' project in Durg district, Chhattisgarh



Case study of Enhancing Language Development in Students



Many learning assessments suggest that children studying in government schools are not grade appropriate proficient to read & write with complete understanding. To address this gap in government schools, LLF started "Neev: Early Learning Improvement Program" school level intervention as a pilot in 150 Government Primary Schools of Durg District with the support of Samagra Shiksha and State Council of Education Research and Training, (SCERT) Chhattisgarh.

Under the programme, teachers are trained on improving their language teaching practices, oral language development, decoding, reading and writing. The training is further enhanced by

making the classroom environment print rich with picture charts, short story books, posters etc. used as teaching material. Structured workbooks are also provided to every child to encourage further reading and writing activities. A total of 3376 children of grade-1 are getting direct benefits from the program.

LLF also focuses on strengthening the system by ensuring capacity building of persons involved at the block and district level through frequent meetings to ensure smooth implementation of the programme. Cluster level co-ordinators provide effective academic and practical support to teachers in improving teaching-learning processes.

.3

Model Institutions

Students thrive in environments that support their development in diverse ways: from offering a coherent, curriculum to providing them with an inviting, stimulating physical space. Moreover the environment should support teachers to develop pedagogy that transitions from rote learning to conceptual methods.

Our support toward building model learning centers will transform the education ecosystem and enable education stakeholders across the board to have more insightful productive conversations about systemic education reforms through proven innovative models.

Outcomes



.1 Sustainability of high quality educational institutes in India that can serve as a benchmark for other institutes



The Akanksha Foundation

- The Akanksha Foundation works in a Public Private Partnership across 21 local government schools in Mumbai and Pune
- The Foundation supports the Savitribhai Phule English Medium School in Pune which has 249 students



A case study on using Community Engagement as a Tool to increase student's Academic Achievement

The Akanksha Foundation's main objective while working in these schools is to improve academic achievement of the students, enhance community engagement to create constructive partnerships between the students, parents and schools and lastly to equip students with the socio emotional skills that will help them be compassionate and responsible citizens.

In SB Moshi School, the School leader has given immense importance to community engagement aimed at parents building strong relationships with students by gaining a deeper understanding of their child's development. In furtherance of this objective, this year the parents of grades I to III got an opportunity to express themselves to their children and to listen to what their children wanted to tell them. They were given postcards to write their message on and share it with each other.



Along with conducting activities to engage the parents, the school also employs a counselor and social worker who regularly make home visits in order to bridge the gap between school and community. These initiatives enabled the school to increase its parent engagement to 82% and leveraged their interest in the school to improve the infrastructure school and secure another room from the government officials in the existing school complex. A strong bond with the community has enabled this school to retain 100% of its students with average student attendance at 90% and 100% teacher retention. The school has also observed strong academic gains with increasing participation from the parents and the community, where 75% of students from kg-Grade 3 have achieved more than 70% mastery in English, Math and Science.



.4

Career Readiness & Life Skills

Career readiness and life skills is preparing students for a successful transition into the workplace. Education that is relevant to the needs of students will ensure that they complete their education and develop skills that make them employable and financially independent. We support programmes that help youth identify their career paths and become job ready through training in life skills & vocational skills.

Outcomes

- .1** Ensuring grade level competency
- .2** Access pathways for career opportunity
- .3** Development of 21st century life skills



Antarang Foundation,

- Antarang works with youth, in the age group of 14-17 years in Mumbai, Pune and Udaipur to increase their awareness regarding their career prospects.
- The Foundation supports their CareerAware Program in across Government Schools in Pune reaching ~3,000 students



Story of Making a difference through mentorship



Pashupati Nadar, a Grade 9 student of Rajiv Gandhi Pune Municipal School attended Antarang Foundation's 5-day long CareerAware Program. The program is conducted during the school hours, with Headmaster/teacher coordination.

Pashupati was not only unsure but also totally unaware of what varied careers he could pursue after class 10th and what were the necessary steps towards pursuing them. Through the CareerAware program, Pashupati was introduced to new and effective concepts of self-awareness, career awareness and career planning. The program helped him identify that being a sportsman is the career best suited for

him in accordance with his interests, aptitude, reality and personality. Moreover, he also attained the awareness regarding what next steps would help him in pursuing this career. He was grateful for the fun learning process that opened his world to diverse ideas and concepts. Through the follow-up session in class 10th, Pashupati's learnings will be revisited to know whether he is making a self aware career choice

Programmes such as CareerAware not only help students make informed career path decisions but also keep in check the dropout rates in the age group.

Healthcare



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Our objective is to improve access to quality healthcare for marginalized communities, especially women and children that give them the opportunities to realise their full potential

The Foundation supports high impact interventions on improving quality of healthcare and sanitation, addressing socio-economic barriers and building capacity of healthcare providers, for better health outcomes, especially for women and children.

In FY 2019-20, the Foundation supported healthcare programmes in four sub-thematic thrust areas:

- Cancer Support
- Eye Care Support
- Nutrition
- Sanitation

→ In FY19-20

54
Partners

365,000+
children
reached

559,000+
adults
reached

.1

Cancer Support

Cancer care and support has been one of the areas under Healthcare since the inception of the Foundation. Our objective is to enhance access to early diagnosis and quality treatment of cancer and care for persons affected by it. We support programmes with the goal of enhancing survival rate of cancer and reducing the burden of cancer care.

Outcomes



- .1 Increasing access to quality treatment
- .2 Improving awareness on prevention And early detection of cancer
- .3 Enhancing access to care and support



Cuddles Foundation

- The Cuddles Foundation focuses on providing holistic nutritional counseling, support and aid to children from impoverished backgrounds who are undergoing treatment for cancer.
- Cuddles Foundation works with over 26 government and charity hospitals across 18 cities in India to bring food and nutrition to children with cancer.
- The Foundation supports the nutrition management programme across 3 government hospitals in Dibrugarh, Guwahati and Kolkata reaching 190 children per month.



Story of Feeding A Fighter

Nutrition is a vital element for cancer treatment. Malnourished children are more likely to develop chemotherapy intolerance leading to abandonment of treatment. Due to a variety of socio-economic reasons parents are unable to fulfill the essential nutritional requirements necessary during treatment. Cuddles Foundation's programme addresses this need while the child is under treatment with the ultimate aim to improve the nutritional status of the child to help them fight the disease effectively.

Iftikar Hussain suffers from childhood leukemia, the most common type of cancer in children and teenagers. Iftikar is currently admitted at the Assam Medical College, Dibrugarh. He is almost 400 kms away from his hometown Lakhimpur which primarily lives on paddy cultivation. His father, a vegetable vendor, and mother have also temporarily moved to Dibrugarh to be with Iftikar.

"This move has brought me away from my work and caused financial stress on the family. Thanks to the Cuddles Ration Program I am happy that Iftikar's health will not suffer and we are hoping that with due care he will make a good recovery," says Anwar, Iftikar's father. Through the Cuddles Ration Programme, Iftikar has a steady supply of food items every month. Purabi, who is Cuddles Foundation's Nutritionist tending to Iftikar at the Assam Medical College, is confident that the carefully chosen food items



will provide Iftikar strength and the ability to fight cancer. Iftikar has already seen weight gain thanks to the necessary nutrition intake which is helping him become a strong fighter.

"We source the food items from trusted food vendors and customise the food intake depending on what is needed by each child," adds Purabi.

"This move has brought me away from my work and caused financial stress on the family. Thanks to the Cuddles Ration Program I am happy that Iftikar's health will not suffer and we are hoping that with due care he will make a good recovery,"

- Anwar, Iftikar's father

.2

Eye Care Support

The Foundation has been supporting sight restoration programmes, with the objective to transform people's socio-economic lives and unlock opportunities for better learning and economic productivity. We have partnered with eye care organisations with outstanding track records in prevention and treatment of avoidable blindness.

Outcomes



- 1 Enhancing access to early detection and treatment of avoidable blindness
- 2 Improving treatment capacity of eye health facilities
- 3 Developing skilled eye care providers



Sankara Nethralaya

- Sankara Nethralaya is one of the most reputed eye care institutions in India, known for its high quality eyecare services and research focus. The organisation's main capacity areas are eye surgery, training and teaching.
- We have supported new cataract surgery equipment across 11 operation theatres and 2,000 complex eye surgeries in Kolkata and Chennai and construction of the new Sankara Nethralaya Academy building in Chennai.



Story of Receiving the Gift of Sight



7-year old Sophia Thoni is the only child of her parents, born with both visual and hearing impairment. Sophia's father works as a helper at a printing press in Chennai. Despite the family's economic constraints, Sophia's parents supported her for a corrective surgery on her palette and got her admitted to a special school at KK Nagar, Chennai for speech therapy, to overcome difficulties in her day to day life

At her learning centre in KK Nagar, it was diagnosed that the child was losing her vision and she was promptly referred to Sankara Nethralaya. A complex surgery performed by senior ophthalmologists, absolutely free of cost at Sankara Nethralaya has resulted in the little girl's vision being restored. Today Sophia is a bundle of energy and smiles her way to the speech therapy and special needs school with her most important faculty restored by timely intervention.

There are many other children such as Sophia, where eye problems especially among children go undetected. Factors such as economic constraints often discourage families to access eye care. H T Parekh Foundation's programmes in partnership with hospitals such as Sankara Nethralaya aim at addressing these barriers and make sight restoration possible for those who are living with avoidable blindness.



.3

Nutrition

Effective nutrition interventions can significantly improve child health and nutritional status, increase physical and cognitive development, productivity and decrease incidents of diseases. The Foundation supports partners with on-ground experience of implementing high impact programmes that focus on lives of vulnerable children and women to improve their nutritional status with the lens of addressing malnutrition within the first 1000 days window.

Outcomes



.1 Reduce stunting, wasting and underweight for children below 5 years

.2 Reduce malnutrition, anaemia and micronutrient deficiencies amongst pregnant and lactating mothers



The Antara Foundation

- The Antara Foundation (TAF) aims to help change health outcomes, especially in maternal and child health, including nutrition.
- Its programmes bring practical solutions amongst frontline workers who are responsible for delivering health and nutrition services in the villages
- The Foundation has supported a nutrition sensitive programme in five blocks of Chhindwara District in Madhya Pradesh.



Story of Improved understanding of High-Risk Pregnancies through capacity building

Minakshi Pawar, an Auxiliary Nurse Midwife (ANM) at Khamarpani Sub-Health Center (SHC), Chhindwara, Madhya Pradesh scored only 37% in the pre-test administered by TAF to understand her maternal and child health knowledge and skill status. Although disappointed, Minakshi was aware that the lives of women and children depended on her, but it had been difficult for her to build her capacity. So, when she was shortlisted for prioritised capacity building by TAF, Minakshi knew that this was her chance.



Minakshi's training focused on improving her knowledge of High Risk Pregnancy (HRP) identification, a task she was unable to perform earlier.



"The Akshita program being run by the Antara Foundation has greatly benefitted me... I have learnt a lot of things through their (capacity building) intervention. This has increased my knowledge and has resulted in improving the quality of services I deliver..."

- ANM Minakshi Pawar,
SHC Khamarpani

Through her training she is able to identify pregnant women as HRP, a task she was unable to perform earlier. Today, Minakshi knows that the lives of mothers and children she serves are safer. Thanks to her improved knowledge and skills, out of the 27 pregnant women registered she has identified 8 HRPs who are receiving the required care and follow-ups.

.4

Sanitation

Multiple studies show that preventable water-related diseases claim tens of thousands of lives every year, especially in developing countries like ours. Providing safe sanitation services help address such risks to a large extent. In the initial years our focus was to create access to people thereby purely focusing on construction of household toilets and refurbishment of public and community toilet blocks. As the work progressed and we understood the issues better our interventions this year expanded to work on the sanitation value chain. With strong technical partners we are working on pilots to help cities manage their faecal sludge better.

Outcomes

- 1 Increased access to toilets - household and community level
- 2 Improved waste treatment infrastructure
- 3 Improved adoption of safe sanitation practices.



Shelter Associates

- Shelter Associates (SA) works in urban slums and use a technology driven approach to identify needs and demands for individual toilets.
- SA conducts community mobilisation & hygiene awareness workshops and works closely with Municipal Authorities..



CEPT Research & Development Foundation (CRDF)

(Centre for Water & Sanitation)

- The Center for Water and Sanitation (C-WAS) has been working on urban water and sanitation related action research projects since 2009.
- C-WAS carries out action research, training and policy advocacy to enable state and local governments to improve delivery of services

Kolhapur – Our Journey in setting up a Model Sanitation City

The Swachh Bharat Mission of Government of India gave the necessary impetus to bring focus and investments on toilet construction. We have been working with our partner – Shelter Associates in Kolhapur over the last four years to build 3300+ toilets across 19 slums. The interventions started with a city-wide mapping exercise of urban slum settlements and providing access to individual household toilets. However the drainage coverage of the city remains low and hence a majority of the toilets have septic tanks. As the toilet coverage increased irregular de-sludging emerged as a new challenge which required to be addressed to reap the full benefits of the sanitation services and behaviour change created.

As a progression, we partnered with C-WAS, CEPT University to work in Kolhapur to achieve safely managed sanitation systems with a focus on Faecal Sludge and Septage Management (FSSM). Such projects are multistakeholder driven and the role of the Urban Local Body is extremely critical. The Kolhapur Municipal Corporation (KMC) has

agreed to implement scheduled desludging of septic tanks and ensure proper treatment of faecal waste at existing Sewage Treatment Plants (STPs). As the analysis and work progresses new treatment facilities will also be built. With improved access to individual household toilets and facilities for regular desludging, treatment and disposal/reuse of faecal matter generated from toilet usage, Kolhapur will be able to achieve the target 6.2 of the Sustainable Development Goals (SDGs) of "safely managed sanitation".



Livelihoods



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Our objective is to promote livelihood opportunities for marginalized groups such as women and construction workers to enhance economic growth.

The Foundation supports interventions to bridge the gap between 'knowledge & skills' and 'income generation & employability', taking into account local needs and opportunities. We work with partners that focus on developing market relevant skills, on-site job training, job placement, financial literacy and entrepreneurship - with local communities and potential employers.

In 2019-20, the Foundation categorized its support around 2 key areas to address unemployment and enhance individual and household income.

- Livelihoods for Women
- Skilling of Construction Workers

→ In FY19-20

12
Partners

Livelihoods
for
110,000+
women

.1

Livelihoods for Women

Women's participation in the workforce is affected by gender based discrimination at home, communities and at workplaces, and we aim to address these issues through socio-economic empowerment of women. Our programmes facilitate employable skills development, entrepreneurship development, women's collectives and livelihoods promotion activities in rural and urban communities.

Outcomes



- .1 Enhanced employable skills and entrepreneurship among women
- .2 Enhanced participation of women in income generation activities and increased level of income



Mann Deshi Foundation

- Mann Deshi Foundation empowers women with the knowledge, skills, access, and capital to become successful entrepreneurs and achieve socio-economic self-reliance.
- The Foundation supports 2 business schools in Pune and Nashik covering ~ 6,700 women and also supports 1 Chamber of Commerce covering 1,000 women in Nashik.



A Story on Creating Women Entrepreneurs

Sonali Bhore from Janata Vasahat in Sinhgad Road area, always wanted to work and earn to support her family; however, despite having completed Bachelor of Commerce, her husband never let her go out. As her children started growing, it was getting difficult to make ends meet with a single income source.

"I am becoming very confident as I am going to different exhibitions to set up a stall. I want to expand my business in the near future",

- Sonali

The core programmes of Mann Deshi include a Business School for Rural Women, Mobile Business Schools and a Chamber of Commerce for Rural Women Entrepreneurs (CoC). Mann Deshi works across 3 states of Maharashtra, Karnataka and Gujarat, and currently operates 11 Business Schools, 9 Mobile Business Schools and 6 CoCs. Through these programmes Mann Deshi has directly reached over 450,000 rural women. The training courses range from financial literacy & business skills, beautician, fashion designing, Tally, Catering, Agro business, para-veterinarian and the Deshi MBA course.



As such, she found out about the Diwali kit making training conducted by Mann Deshi Foundation. She joined the workshop and learned to make the Diwali special kits. After completing the course, Sonali bought some raw material and started working on some kits. Around the same time, an exhibition was being organized on their premises, which gave Sonali the opportunity to come out of her house and participate in it. She sold products of worth rupees 20,000 and earned profit of 10,000 from the sale in 4 days.



.2

Skilling of Construction Workers

The construction industry is the largest employer in the informal sector and a large part of this workforce comprises of unskilled manual labour that migrate from rural areas into cities. The Foundation supports programmes that train a better workforce for the construction industry and also prepare youth with market relevant skills prior to migration.

Outcomes

1 Increase demand appropriate skilling to ensure secure employment for migrant youth

2 Meet welfare needs of migrants and families



Pipal Tree Foundation

- Pipal Tree Foundation (PTF) provides vocational training to rural youth primarily on the cusp of migration in construction related trades
- The Foundation supports their centres providing training in key trades covering electrical, plumbing, masonry, bar bending etc.



Story on Skilling Rural Youth

Devi Shankar is one such example. He comes from a village in Uttar Pradesh, and is the eldest in a large family. His father was the only breadwinner and earned his living as farm worker. Due to their financial situation, Devi Shankar had to forgo higher education and join his father to support their family. Devi migrated to Delhi in search of better employment opportunities, however, as he had no technical or marketable skill, he was not able to secure employment with sustainable pay. This is the case with a large number of migrant workers who move to urban locations without the requisite skills to secure employment. Saddened by the unfortunate turn of events, Devi migrated back to his hometown and once again started to work with father.

Enter Pipal Tree Foundation (PTF)

PTF's Mirzapur centre conducts residential training program for various construction trades, Devi learned about PTF's intervention and how they were able to help youth skill themselves and open up employment opportunities. PTF's trainings are free so that unskilled youth can focus on learning and up-skilling themselves and not worry about the financial burden that up skilling usually undertakes. PTF assures job placements for youth that complete their training. Through many discussions between PTF's employment counselor, Devi was able to identify his aptitude for electrical work and was registered for the training of an electrician.

PTF trainers bring quality and competency

to the skills they impart through a holistic curriculum - providing theoretical knowledge and practical on the job training.

What about Devi?

A now skilled Devi feels confident that he is capable to do any type of electrician work as well as feels that he can start his own business. He was placed with at Ramky Project in his town in a role as an assistant electrician, where he started with a base take home salary he was happy with. Over a period of 9 months, Devi was able to gain so much practical knowledge and excel to the role of a supervisor with an increased salary – thereby helping his family's financial situation but also having pride in a profession he enjoys.



Persons with Disabilities



“

Our objective is to provide and improve the quality of life for Persons with Disabilities by adopting a 'life-cycle approach'.

The Foundation adopts a life-cycle approach to address key gaps at critical junctures of a PwDs life that cut across our core priority areas of Healthcare, Education and Livelihoods. Our interventions are focused around the following areas:

- Early intervention & healthcare for PwDs
- Special Education
- Livelihoods for PwDs

→ In FY19-20

21
Partners

1800+
children
reached

1100+
adults
reached

1850+
special
educators
and
caregivers

.1

Early Intervention & Healthcare for PwDs

There is a close link between poverty and disability and accessing the appropriate healthcare services that can improve the quality of life of a PwD is often a challenge for families with limited resources. At the Foundation, we support the health needs for persons with both physical and intellectual disabilities.

Outcomes

.1 Early identification and accurate assessments

.2 Developing trained resources

Ummeed Child Development Center

- Ummeed Child Development Center (Ummeed) works with children with developmental disabilities enabling them to reach their full potential and be included in society.
- Ummeed works in the core areas of direct clinical services, training and capacity building, research and awareness
- The Foundation supports Ummeed's training programmes for community workers, parents, special educators, therapists and doctors, along with support for their awareness programmes



Story of training to build capacities of communities for care

The Child Development Aide (CDA) program run by Ummeed trains community workers from partner organizations in promoting and monitoring early childhood development, identifying delays and disabilities early, and providing primary interventions for the same.

Oftentimes, the Ummeed-trained CDAs are the only individuals in rural, semi-rural, and urban slum communities that families experiencing delays and disabilities have access to, and they thus fulfil a critical gap in services in India. The Foundation has been supporting the CDA program from 2017, and is currently supporting the eight CDA cohort at Ummeed. The CDA is generally a woman from the local community who has usually studied up to the eighth-tenth grade. Her training lasts over six months and is carried out in Hindi. Taking into account adult learning principles, it includes both theoretical and practical hands-on training, as well as supervision and mentoring. Each CDA receives one-on-one support in implementing these new concepts and strategies once they go back to their respective organizations.

Sarika Pachalkar and Deepa Kurada both are from Premankur, a community-based organization located in Dadra and Nagar Haveli with very limited access to resources.

But as we started our work as CDAs and started explaining to villagers about child development and disabilities and made visits using the GMCD tool, we saw changes in these families within six months. The CDA training has helped both us and our village a lot and now they are partnering with us and becoming aware too" ~ Deepa



Sarika and Deepa were deeply engaged during the training even though the concepts were very new to them. During their training period itself, they identified children with motor difficulties and delays and started working with them at their homes and at the intervention center. They have now started to map and list local healthcare resources to whom they can refer children who need more advanced assessments and assistance.

"After the CDA training I became aware of child development and disabilities. However in my village not many people were aware about it. There was a lot of superstition associated with children having disabilities and they were not be a part of community affairs in the village.

.2

Special Education

Mainstream schools have made notable headway in inclusion of children with physical disabilities through increased accessibility and technological support. However for children with intellectual and multiple disabilities, inclusion yet remains a challenge. At the Foundation, we aim to address this challenge by ensuring access to education that serves the unique needs of children with disability with a primary focus on intellectual and multiple disabilities.

Outcomes



- 1 Reduction of drop outs amongst children with disabilities
- 2 Building the right resources
- 3 Enable inclusion by strengthening mainstream education systems



Jai Vakeel Foundation and Research Centre

- Jai Vakeel Foundation and Research Centre (JVF) champions the cause of inclusion through all its programmes.
- The organisation serves the entire spectrum of intellectual disability and uses a holistic approach to meet the needs of even the most profoundly challenged individuals between the ages of 3-50 years.
- The Foundation supports the Jai Vakeel Foundation School in Mumbai which caters to 350 children with intellectual disabilities and Jai Vakeel's teacher training programme for special educators in Maharashtra titled "Project Disha".



Strategies for Teaching Students with Intellectual Disabilities

Project Disha is an initiative undertaken with the primary objective of building and disseminating a standardized curriculum and assessment tool for schools working with children with intellectual disabilities with a focus on ages 3 to 18 years. By way of an MoU signed between JVF and the Department of Social Justice & Special Assistance, Government of Maharashtra, JVF is providing the training for implementation of the curriculum

The projects aims to

- Build & disseminate the curriculum across all the special aided schools across Maharashtra
- Train on the effective use of IEP Assessment (full form) and usage and implementation of the curriculum
- Monitoring & Evaluation of the implementation of the curriculum through an online dashboard

Project Disha was launched in 2019, with the training of 25 Government Aided (Model) Schools across 7 Districts. Project Disha has now been scaled to over 250 Government Aided Schools across 36 districts of the state and has trained over 1,500 special educators and school leaders. The rollout of this programme is being implemented in phases with the last phase culminating in Disha becoming a part of the existing school system. This program will go a long way in building teacher capacity and creating a benchmark for assessments and pedagogy for children with special needs. JVF confident that these interventions will go a long way in building teacher capacity and also developing standardisation of best practices in special education and creating relevant benchmarks for assessments and pedagogy for children with special needs.



.3

Skilling and Livelihoods for PwDs

PwDs remain poorly represented in the work force due to multiple reasons such as lack of relevant education and employability skills as well as non-inclusive workplaces. Attitudes towards people with disabilities often range from dismissiveness to avoidance to fear, and many disabled in India still battle a stigma when it comes to professional employment, resulting in them facing difficulty finding professional employment.

Our aim at the Foundation is to increase the workforce participation of youth with disabilities with the primary focus on youth with physical disabilities.

Outcomes

.1 Skill training and placement in jobs/ entrepreneurial options

.2 Equipping workplaces to integrate PwDs into the workforce as equals



Sarthak Educational Trust

- Sarthak Educational Trust (Sarthak) works with PwDs through early intervention, inclusive education, skill development and employment generation
- Sarthak has successfully trained PwDs with employment opportunities through their partnerships with many corporates
- The Foundation supports two skill training centres of Sarthak that create capacities to train and place in jobs 200 -250 PwDs candidates per year



Story of Fuelling the dreams of Persons with Disabilities

Silence has been a constant companion of Ashwin M, since his birth, but this young man refused to submit silently to his fate. He has been able to overcome his disability and successfully create a niche for himself, despite turbulent circumstances.

Born with 100 per cent hearing impairment, Ashwin's childhood was complex. He had to deal with the stigma of his disability as well as difficult financial conditions,, despite which he was enrolled in a nearby school.

However, he had to soon quit studies and look for a job to help provide for his family. This proved to be challenging due to his disability, coupled with inadequate qualifications. After several job applications and numerous interviews, he found himself gaping at nothing but rejection.

Mounting family pressure and failure at securing a job drew him to a breaking point. It was around this time that he came to know from a friend about the Sarthak Educational Trust. Desperate, Ashwin decided to join Sarthak's three-month, free-of-cost training programme.

The three months training was perhaps what was essential for Ashwin to give him that much-needed boost of confidence. He is now a transformed young man, willing to take on the world. Right after completing his training, he was selected for a Computer Operator profile at Amazon. With a monthly salary of Rs 15,000/ Ashwin is now an active contributor to the family income.



"Thanks to the support of H T Parekh Foundation, Sarthak today has proudly trained and placed more than 300 and 210 pwds in Chennai. This partnership has played a crucial role in providing fuel to the dreams of many disabled in Chennai and now taking ahead the empowerment agenda we together will provide wings to the dreams of pwds in Indore, MP too"

~ Dr. Jitender Aggarwal, CEO, Sarthak

His father, who was once extremely unsure of Ashwin's future, beams with pride to see his son standing on his own feet and supporting the family.

As far as Ashwin is concerned- his next aim now is to rise to the post of manager in the same firm!

Special Projects

As we have deepened our engagement across our focus areas, we have also strived to remain true to our mission and respond to the dynamic needs of this sector. Accordingly, the Foundation has chosen to work in certain 'special' areas, although out of our key focus sectors but certainly meeting an established need and community requirement.

During FY2019-20, these programs focused on initiatives in the areas of Environment & Sustainability, Heritage Conservation, Promotion of Sports among others.

In the recent decades India has seen unprecedented urbanization which has already taken a significant toll on the environment and quality of life. As a responsible citizen, the Foundation also recognizes that environmental issues are interconnected to social and economic factors and hence envisions playing a key role in supporting Sustainable Environment Initiatives. We envision initiatives being undertaken in water management, solid waste management and solar energy developing into strategic focus areas for the Foundation going forward.

The Balipara Foundation

In 2018, The Balipara Foundation launched a reforestation programme in partnership with the HT Parekh Foundation in the Balipara Reserve Forest area in Assam. This area has faced heavy deforestation in the past few decades leading to a severe natural ecological imbalance.

"Through this reforestation programme we engaged with the community in the villages around the reserve forest, and their Joint Forest Management Committee, for early capacity building programmes on planting, managing & monitoring forests & their planting, climate & environmental sensitization and basic financial management. Early on in the collaboration with the Bogijulee Joint Forest Management Committee, we focused heavily on bringing women into the decision-making sphere and ensuring equality for them across all field work – in both voice and pay".

With the support of local partner, MASK India (Mahila Shakti Kendra), the Balipara Foundation has successfully planted over 5,00,000 trees and improved overall incomes by up to 40%. In 2019, the Balipara Foundation project added an agroforestry livelihood component through the Rural Futures (RuFu) lab and the development of universal basic assets (e.g. healthcare, education, access to water) among the Mising community at Baligaon & Sikom villages.



Foundation for Promotion of Sports and Games

Olympic Gold Quest (OGQ) is the flagship programme of the Foundation for Promotion of Sports and Games. The organisation was established by sporting legends in response to the need for creating a complete ecosystem of support that a professional athlete requires in order to perform to their full potential. OGQ uses extensive research and scoping to identify athletes that have it in them to represent India on global sporting platforms and win medals.

The Foundation has consistently supported 5 of OGQ's athletes across three sports - shooting, wrestling and archery, 4 of who have qualified for the Tokyo Olympics 2021. Additionally, the Foundation also supported the Coaches Excellence Programme to address the need to build capacities of Indian coaches.

The Foundation is also supporting OGQ's new initiative to develop a para athletes programme which currently has a pool of 22 athletes across 5 sports - athletics, badminton shooting, archery and wrestling. Through OGQ's engagement of providing relevant assistive devices, equipment, coaching and socio emotional support 12 athletes have already qualified for the Paralympics 2021.

Gujarat Mahila Housing Sewa Trust

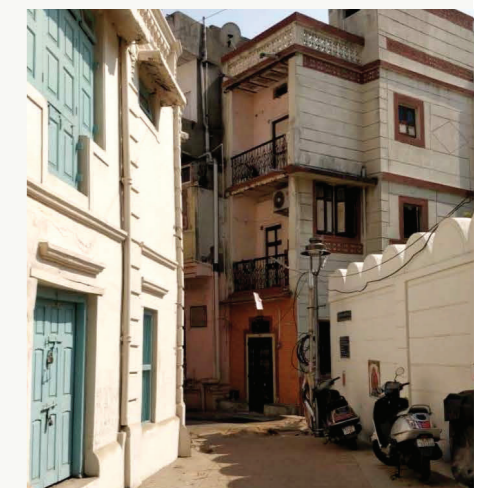
'Dhal ni Pol' an old neighbourhood in Ahmedabad, Gujarat is considered to be the genesis of the city. Many structures with traditional façades and courtyards, wells, bird-feeders are still present and in use across homes. Such neighbourhoods are a living example of the city's rich architectural and cultural heritage and have generated interest from both government and civil society to restore and revitalize these areas.

Our partner Gujarat Mahila Housing Sewa Trust having closely worked with the Dhal ni Pol community for multiple interventions of around sanitation took up one section of the 'Pol' for a complete facelift and revitalization of the public spaces within, along with conserving the heritage character.

The Foundation has supported this unique project that will enhance the heritage character of the precincts and improve the living environment for its residents by striking the correct balance between restorations of the old structures and improving the civic facilities in the area. The women in the community have been trained in organising heritage walks along the precincts for locals and tourists showcasing their culture and heritage thereby also providing additional means for them.



Before



After

A Community of Caring



Largest Corporate Volunteer Activity:
Over 440 employees from HDFC and its Group companies volunteered for Paani Foundation's MahaShramdaan in districts of Pune, Nashik, Nagpur, Aurangabad

Organisation Growth:
Setup of Communication Vertical



Participated in Mumbai's biggest Plastic Recyclothon during DaanUtsav:
Societies, schools and corporates donate plastics that could be recycled into public amenities



Chatting with the Champions Tokyo Olympics 2021:
Organised employee interaction with our Partner OGQ and Apurvi Chandela - currently ranked World No.1 in Women's 10m Air Rifle and representing India in the Tokyo Olympics 2021



Diwali Shop for a Cause:
Raised over INR 2,00,000 in retail giving for organizations working in Disabilities and supporting Women Entrepreneurs



Our long time partner **Jai Vakeel** celebrates 75 years through a widely shared and recognized campaign on inclusion and succeeds in its efforts towards sustainability through a fundraiser titled 'Champions of Change' for its corpus



Organisation Growth:
Education Vertical Grows



Handed over keys of 75 disaster resilient houses constructed by HDFC to the families affected by the 2018 flood victims in Kerala



Padma Awards 2020
Celebrating our Partners' Achievements

HDFC and H T Parekh Foundation are honoured to have supported some of India's Highest Achievers across Education, Disability and Social Sciences.

 Sargam Maheshwari Founder, Nashikom	 Prof. Pradyumn Thangappal Deputy Parish Chair Professor, IIT Madras	 S. Hemalatha Founder, Amar Siva Sangam
 Padma Shri (Trade and Industry)	 Padma Shri (Science and Engineering)	 Padma Shri (Social Work)

The following individuals, supported by our partner Olympic Gold Quest, have been nominated for the prestigious Padma Awards in Sports.

 Manj Kum (Boxing)	 PV Sindhu (Badminton)	 Abhishek Singhania (Shooting)	 Parag Mehta (Archery)
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Celebrating Partners Achievements:
4 individuals from 4 partner organization have won India's highest civilian achievement, the Padma awards

May 2019

September 2019

October 2019

October 2019

January 2020

February 2020

Board and Team

Board

- **Deepak S. Parekh**
Chairman
- **Keki M. Mistry**
Director
- **Renu Sud Karnad**
Director
- **V. Srinivasa Rangan**
Director

Team

- **Ziaa Lalkaka**
Chief Executive Officer
- **Delnaz Paliwalla**
Chief Operating Officer, Livelihoods
- **Sweety Thomas**
Education, Disability
- **Upahar Pramanik**
Healthcare
- **Pooja Kamath**
Environment, WASH
- **Suvidhi Khurana**
Education
- **Evans Rebello**
Communications
- **Vrajesh Modi**
Finance & Accounts
- **Vishal Gharat**
Administration

Reflections of a team member



Sweety Thomas

"What do real estate private equity and the social development sector have in common?" Chances are you will scratch your head, stare into nothingness, ponder some more and come up with an insightful 'Nothing'. Well, that has been my journey so far; starting my career with HDFC Limited's Real Estate Fund, a city change, a baby and a sabbatical later; I am now part of the of the H T Parekh Foundation. I have been part of the Foundation's team since 2015-16 and have been fortunate enough to work across the various focus areas that we support.

These years have expanded my view of the world at a pace I never imagined. Earlier work trips meant landing at an airport and heading to a conference room, I often joke with friends that now work trips are to parts of the city that are often not even on the map. Meetings have moved from conference rooms to open fields and classrooms. Opinions are formed by lived experiences of people and not just numbers on an excel sheet. This experience is especially heightened in a country like India that is characterized by so much diversity. There are multiple ways to look at a problem and when you meet different partners you have an opportunity to understand unique approaches and view points.

A common thread that emerges for me and often stays with me after meeting the partners that we work with is the sheer passion that drives this sector. How a purpose driven life often has the ability to create a tribe a strong community of believers. But the starting point most often is empathy the ability to walk in someone else's shoes and find a solution that works for them and not what I feel is right. Those are the interventions and programmes that have the power to sustain and bring change.

The biggest and most important skill to develop to work in this space is to strike the right balance of the head and heart. That is where my previous experience of analyzing investments purely on facts and figures held me in good stead. At the same time my years with the Foundation and HDFC's innate philosophy of keeping people at the heart and centre of all that we do I believe has also helped me find that balance.

About HDFC Limited

HDFC Limited is India's leading mortgage lender and a well established financial conglomerate. It has assisted more than 7.9 million families in acquiring their own home over the last 43 years. It has emerged as a financial conglomerate with the Group's presence in banking, asset management, insurance (life & general), real estate venture capital and education finance.

About H T Parekh Foundation

The H T Parekh Foundation is the philanthropic arm of HDFC Limited. The Foundation was established in October 2012 to commemorate its Founder, Shri H.T. Parekh's significant contribution toward the development sector in India. The Foundation works across rural and urban India and partners with organisations across the focus areas of Education, Healthcare & Sanitation, Persons with Disabilities (PwDs)





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